

Your Anthem Benefits



STATE OF INDIANA: TRADITIONAL PLAN II Blue AccessSM (PPO) Summary of Benefits for 2004

| COVERED BENEFITS | NETWORK/NON-NETWORK (MEMBER'S RESPONSIBILITY) | |
|--|---|-------------------------|
| Deductible (Single/Family) (Applies only to percent (%) copayments) | \$0/\$0 Network/Non-network commingled | |
| Out-of-Pocket Maximum (Single/Family) | \$2,000/\$4,000 Network/Non-network commingled | |
| Office Services • Including Allergy – testing and treatment – serum and injections ¹ | \$20 Network/40% Non-network Per Visit | |
| Preventive Care | Office Visit \$20 copay if applicable Network/40% Non-network Per Visit. Included with no age or dollar network benefits apply. Preventive care includes: medical history, mammograms ¹ , pelvic exams and immunizations ¹ , routine and annual diabetic eye exams and hearing exams. | |
| Maternity Services | \$500 Network/40% Non-network per admission | |
| Inpatient Services | \$500 Network/40% Non-network per admission | |
| Outpatient Facility Services Other Than Surgery | Covered In Full Network/ 40% Non-network | |
| Outpatient Facility Surgery | \$250 Network/40% Non-network | |
| Professional (Inpatient/Outpatient) | CIF Network/40% Non-network | |
| Home Care | \$20 copay per day Network/40% Non-network | |
| Diagnostic Services In office or laboratory including outpatient hospital | Covered in full Network/40% Non-network | |
| Emergency and Urgent Care: | | |
| Emergency Care in ER Room (covers all services, waived if admitted) | \$75 Network or Non-network | |
| Urgent Care Facility | \$35 Network or Non-network | |
| Hospice | Covered in full Network or Non-network | |
| Ambulance | \$50 copay Network or Non-network then Covered in full. | |
| Medical Supplies, Equipment and Appliances | 20% Network/40% Non-network | |
| Radiation/Inhalation Therapy, Speech Therapy and Physical/Occupational Therapy | \$20 Network/40% Non-network | |
| Mental Health and Substance Abuse (Magellan) | Covered as any other illness. Subject to same copays, deductibles and maximums. | |
| Lifetime Maximum | \$1 million Network and Non-network combined (Excluding human organ and tissue transplants) | |
| Human Organ and Tissue Transplants | \$2,000 Network/40% Non-network, separate \$1,000,000 maximum. | |
| Prescription Drug Options: Including Birth Control Pills | Network | Non-network |
| Network Retail Pharmacies: (30 days or 100 units-whichever is greater) | \$10 formulary generic/\$20 formulary brand 40% non formulary generic/brand (Minimum \$40, Maximum \$100) | 40% Non-network |
| Anthem Rx Direct Mail Service: (90-day supply) | \$20 formulary generic/\$40 formulary brand 40% non-formulary generic/brand (Minimum \$80, Maximum \$150) | Not covered Non-network |

Notes:

- The deductibles and copayments (except prescription drug) apply toward the out-of-pocket maximums.
 - The deductible(s) apply only to covered services listed with a percentage (%) copayment.
 - Certain diabetic and asthmatic supplies are covered in full at network pharmacies.
 - Office services also includes office surgeries and preconception care/education.
- ¹ These covered services are covered in full if you have a flat dollar copayment and if rendered without an office services.
- ² Mental health/substance abuse must be authorized by the mental health administrator for services to be covered at the highest benefit level.

Precertification:

Members are encouraged to always obtain prior approval when using Non-network providers. Precertification will avoid any unnecessary reduction in benefits for non-covered or non-medically necessary services.

This benefit description is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

Rev. 10/27/2003



Anthem IRISSM

*Anthem Blue Cross and Blue Shield
is dedicated to providing quality services
and programs that improve the health of our
members. We're pleased to introduce you to
Interactive Real-time Information Sharing — IRIS.*

anthem.com

Using Technology to Help You Stay Healthy and Safe

What is IRIS and Why is It Important to Me?

“IRIS” stands for Interactive Real-time Information Sharing. The program is designed as a “safety-net” to help our members stay healthy and safe. The technology within the IRIS program automatically compares “best-in-class” medical practice to your current treatment plan.

How Does IRIS Work?

Anthem’s IRIS program works along the same idea as a security system for your home. With a home security system, you know that a team of professionals monitors the status of your house even when you’re not around. For example, if a fire were to start while you were on vacation, the alarm system in the house would signal the security team. They would call the fire department and try to save your home from serious damage.

Think of IRIS as the security system monitoring your health care, with the goal being to improve the quality of care you receive and help prevent medical errors.

IRIS technology alerts Anthem’s IRIS team of clinical practitioners to any potentially dangerous medical situations. For example, when you have a new prescription filled at your pharmacy, IRIS technology is aware of the new prescription. If the IRIS system detects that the prescription might create problems for you when combined with your other medications, a member from Anthem’s IRIS clinical team would contact you and your doctor. We call these clinical alerts “Care Considerations.”

Care Consideration Categories

The example of a drug interaction represents only one type of situation in which Anthem’s clinical practitioners might generate a “Care Consideration” communication and contact you and your doctor. In general, there are three types of situations that create a Care Consideration communication:

Omissions

An omission occurs when a member needs added treatment or added monitoring for a condition. In contrast, an omission can also occur when a member is receiving care that is not helping an underlying condition.

Commissions

When a member is at risk for a drug interaction or needs an alternative treatment, the situation is described as a commission.

Gaps

A gap is present when a member needs more testing to determine the underlying cause of a health condition.

Depending on the nature and severity of a health condition, an Anthem clinical practitioner will contact members and their physicians by phone, fax or mail. Care Consideration letters and communications contain a toll-free number that we encourage members to call with any questions. A sample Care Consideration letter is pictured on the next page.

How Does IRIS Know So Much?

Anthem’s IRIS program is constantly monitoring well-respected medical journals for “best-in-class” medical practices. The technology that runs the IRIS system holds information on guidelines and standards for treatment from medical journals such as *The Journal of the American Medical Association* and *The New England Journal of Medicine*. It also contains data from professional medical associations such as the American Heart Association, American Diabetes Association, and the American Academy of Pediatrics.

Your Doctor Still Calls the Shots

It’s important to realize that Anthem’s IRIS system and the clinical practitioners will only make recommendations regarding medical practices and treatment. Their recommendations are only suggestions and are not a substitute for the expertise and judgment of your personal physician. Just as homeowners who have security systems still lock their doors at night and rely on their alarms as a backup, our members use IRIS as a similar “safety system.”

A Question about Confidentiality

You should know that any findings and information detected by IRIS and shared with you and your physician are private. This information is confidential and will not be shared with your employer.

A Sample Care Consideration Letter

February 4, 2003



DR SMITH
123 MAIN STREET
ANYTOWN USA

*Your doctor's
contact information*

RE: MR. JONES
DOB: 9/4/1971

Your patient information

Dear Dr. Smith:

Anthem Blue Cross and Blue Shield would like to introduce you to an innovative outpatient safety program called IRIS. IRIS stands for Interactive Real-time Information Sharing and combines evidence-based clinical rules with the power of information technology.

This physician-designed, computer-assisted program works in the following manner:

- (1) Analyze available medical and pharmacy claims, lab data, and other clinical information.
- (2) Develop individual member profiles.
- (3) Compare available data to evidence-based clinical rules.
- (4) Identify members who may benefit from specific clinical interventions called "Care Considerations."
- (5) Communicate system generated "Care Considerations" to treating physicians and members when appropriate.

IRIS technology and data mining components are operated by Active Health Management, Inc. under an agreement by and between Anthem Blue Cross and Blue Shield and Active Health Management, Inc.

Please note that this is neither a utilization review, precertification, nor a professional consultation program. This information is being provided to assist you in offering optimal health care to your patient, and should be considered according to your best independent medical judgment and expertise.

The IRIS system has identified the following Care Consideration(s) for your patient:

REDUCE EXCESSIVE ALBUTEROL BY ADDING INHALED CORTICOSTEROID

Your patient has claims evidence for asthma and for multiple refills of short-acting beta agonists, and no claims evidence for an inhaled steroid. The NAEPP Asthma Guidelines Update recommends that the preferred treatment for mild persistent asthma is the addition of a low-dose inhaled steroid. Alternative treatments include the addition of cromolyn, leukotriene modifier, nedocromil or sustained release theophylline. If your patient fits this clinical profile, and if not already done or contraindicated, consider adding an inhaled steroid to your patient's medical regimen. (Note: the number of inhalations in a canister of short-acting beta agonist is approximately 200. The use of one canister every 1-2 months suggests excessive use of the inhaler.

The above Care Consideration(s) is/are based on the most current data available to us. If our information is inaccurate or incomplete, please forward additional information to expand the member specific profile. You will find our toll-free phone and fax numbers below. If the Care Consideration(s) have already been implemented, thank you for taking the time to review this communication.

For further information, please call the IRIS clinical team toll-free at 866-755-2747. Our toll-free fax number is 866-378-9824.

Sincerely,

Lewis R. Kinkead, M.D.
Lead Medical Director

Diane E. Kolak, BSN, R.N.
IRIS Program Manager

Toll-free number

Cc: Mr. Jones _____ *Your copy*

Dear Mr. Jones: This Care Consideration is generalized and is not a substitute for the expertise and judgment of your personal physician.



**For more information,
visit our web site at
anthem.com.**

Anthem serves residents and businesses in Virginia, excluding the city of Fairfax, the town of Vienna and the area east of State Route 123.

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More Than Great Health Coverage



As a national Anthem member, you get more than coast-to-coast health coverage, you get services that can help you be healthier.

Anthem IRISSM

We are pleased to announce that effective Oct. 1, 2002, XXXXXX employees have access to the Anthem IRIS (Interactive Real-time Information Sharing) program. This “safety-net” program compares best-in-class medical practice to current treatment plans participants are receiving and gives members the power to significantly improve quality of care and prevent medical errors.

Anthem IRIS goals for members:

- improve or stabilize clinical conditions
- speed recovery
- increase quality of life
- increase satisfaction level with health professionals
- improve members’ understanding of health conditions
- help prevent medical or pharmaceutical errors

The best-in-class medical practice standards utilized by the IRIS program are not Anthem-declared standards, but rather data gathered from randomized clinical studies published in peer-reviewed medical journals, such as *The Journal of the American Medical Association* (JAMA) or *The New England Journal of Medicine* (NEJM). These guidelines and standards are widely accepted by physicians and professional associations including the American Heart Association and American Diabetes Association.

Examples of an IRIS care consideration may be one or more of the following:

- member is at risk for a drug interaction
- member needs treatment or additional monitoring
- member needs an alternative treatment
- member needs more work-up or testing to determine the underlying cause for a health condition

Should you or a family member be identified as an individual who would benefit from a care consideration, you and your physician will be notified. Depending upon the nature and severity of the condition identified, Anthem may contact you and your physician by phone, fax or mail. Should you have any questions regarding an IRIS care consideration, we encourage you or your physician to call the toll-free phone number included in the letter or fax.

We are excited about this program and hope that you and your family members will find it beneficial in offering an additional level of safety and piece of mind.

Should you have questions of a general nature, please call the customer service number on the back of your Blue Cross and Blue Shield ID card.

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- up to 25 percent on visits to massage therapists and acupuncturists
- up to 40 percent on vitamins, herbal supplements, books, videos, nutrition products and more
- 15 percent on everything at **babystyle.com**
- 15 percent to 20 percent on frames and contacts, or get Laser Vision surgery at just \$895 per eye
- 15 percent on floral orders from **ftd.com**
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- discounts on health-related books from **amazon.com**
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